

SPEAKER BARRETT: Yes, Senator Higgins. (Gavel.) Order in the Chamber, please.

SENATOR HIGGINS: Thank you. As I was saying,...

SPEAKER BARRETT: One minute.

SENATOR HIGGINS: We have liability insurance in the State of Nebraska for everyone who drives an automobile. We don't really require Senator Vard Johnson to carry liability insurance. What we require him to do is show financial responsibility. Like one of our big utilities in Omaha, they do not buy auto insurance. They merely send out a statement showing their assets and that they have enough money to pay any claims against them. They are self-insured. Now what is the difference between a utility company being self-insured and a governmental subdivision saying we're not going to insure anymore? Well, the difference is if they don't form a pool they could, in one little county, get hit with a catastrophic loss and have to raise the people in that county's taxes tremendously. But by spreading the risk, increasing the pool over a large number of counties, they have minimized their proportionate share of the loss.

SPEAKER BARRETT: Time.

SENATOR HIGGINS: And all those counties money will help pay one claim so that nobody gets hurt too badly. I would oppose the bracket motion because it does not hurt private enterprise anymore than going without insurance would.

SPEAKER BARRETT: Thank you, Senator Ashford, please.

SENATOR ASHFORD: (Response inaudible.)

SPEAKER BARRETT: Senator Ashford moves the previous question. Do I see the hands? Five hands, I do. The question is, shall debate cease? Those in favor vote aye, opposed nay. Have you all voted? Record, please.

CLERK: 26 ayes, 0 nays to cease debate, Mr. President.

SPEAKER BARRETT: Debate ceases. Senator Moore, would you care to close on your motion.

SENATOR MOORE: Speaker Barrett, members of the body, we've had a little bit of debate here on the reasons, pro and con, of why